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FROM: Howard Sobelman PHONE: 602-382-6228

RE: U.S. Serial No. 09/800,461

MESSAGE:

Amendment and Reply dated November 9, 2004 (9 pgs.)

Thank you.
 Howard Sobelman

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NUMBER OF PAGES (Including Cover): **10** *15*

CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.0700

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Date: November 9, 2004By: Deborah A. Mie**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Inventor(s):	Breck, et al.	Docket No.:	40655.0700
Serial No.:	09/800,461	Examiner:	Winter, John M.
Filed:	March 7, 2001	Group Art Unit:	3621
Title:	SYSTEM FOR FACILITATING A TRANSACTION	Confirmation No.:	3738

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Arlington, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on November 4, 2004, of which this reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.